

### Free Application for Federal Student Aid

July 1, 1999 - June 30, 2000 school year

### Use this form to apply for federal student grants, work-study money, and loans.

You can also apply over the internet at: http://www.fafsa.ed.gov instead of using this paper form. In addition to federal student aid, you may also be eligible for a Hope or a Lifetime Learning income tax credit, both of which you claim when you file your taxes. For more information on these tax credits, this application, and the U.S. Department of Education's student aid programs, call 1-800-4FED-AID (1-800-433-3243) Monday through Friday between 8:00am and 8:00pm eastern time or look on the internet at http://www.ed.gov/offices/OPE 1f you are hearing impaired, call TDD 1-800-730-8913.

#### Your answers on this form will be read by a machine. Therefore,

- · use black ink or #2 pencil and fill in ovals completely, like this:
- · print clearly in CAPITAL letters and skip a box between words:
- · report dollar amounts (such as \$12,356.00) like this:
- · write numbers less than 10 with a zero (0) first:

### Yellow is for students and purple is for parents.

- If you are filing a 1998 income tax return, we recommend that you fill it out before completing this form. However, you do not need to send your income tax return to the IRS before you fill out this form.
- After you complete this application, make a copy of it. Then send the original of pages 3 through 6 in the attached envelope or send it to Federal Student Aid Programs, P.O. Box 4008, Mt. Vernon, IL 62864-8608
- Send in this application-pages 3 through 6-only between January 1, 1999, and June 30, 2000.
- · You should hear from us within four weeks. If you do not, please call 1-319-337-5665.
- · If you or your family has unusual circumstances (such as loss of employment or major medical expenses) that might affect your need for student financial aid, check with the financial aid office at the college you plan to attend.
- · With this form you may also be able to apply for student aid from other sources, such as your state or college. The deadlines for states (see below) or colleges may be as early as January 1999, and you may be required to complete additional forms.

### Now go to page 3 and begin filling out this form. Refer to the notes as needed.

Deadline dates for state aid. Generally, state aid comes from your state of legal residence. Check with your high school guidance counselor or the financial aid administrator at your college about state and college sources of student financial aid. State deadlines are be

- CA March 2, 1999 (date postmarked) DE April 15, 1999 (date received)
- PL May 15, 1999 (date received)
  PL May 15, 1999 (date procured)
  HI March 1, 1999 First-time applicants – September 30, 1999 Continuing applicants – May 31, 1999 (date received)
- \* IN For priority consideration Murch 1, 1999 (date postmarked)

- ME May 1, 1999 (date received)

- MA For priority consideration May 1, 1999
- MI High school season February 21, 1999 College students Morch 21, 1999 (state received) MN June 30, 2000 (date received)
- MO April 1, 1999 (date processed)
- MO April I, 1090 delast received;
  MT For large schools March L 1090.
  For small schools April I, 1090.
  For small schools April I, 1090.
  NI May I, 1090 (date received).
  NI 1003-09 Tuition Aid Grant Recigients han L 1090.
  All other applicants Cochools I, 1090, for full and apring forms.
   March I, 2000, for spring term only older concentral.
- (date received) \*\*NY May 1, 2000 (date pastmarked)
- NC. March 15, 1999 (date mostney)
- OH October 1, 1999 (date received) OK April 30, 1999 (date received)
- OR May 1, 2000 (date received)
  OR May 1, 2000 (date received)

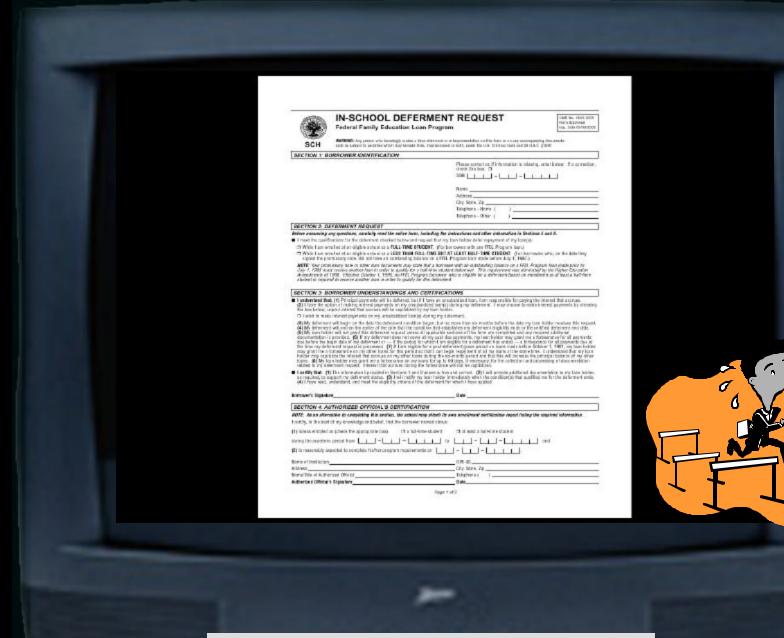
  Ph. All 1908-09 State great recipients
   May 1, 1909
  Non-1908-09 State great recipients in degree programs May 1, 1900
  All other applicants August 1, 1900
- (date received)
  PR. May 2, 2000 (date application signed)
  RI. March 1, 1999 (date received)
- SC. June 30, 1999 (date received) TN. May 1, 1999 (date processed) \*\* WV. March 1, 1999 (date received)
- Check with your financial aid administrator for these states: AL, AK, \*AS, AR, CO, \*CT, \*FM, GA, \*GU, ID, \*MP, \*MH, MS, \*NE, \*NV, \*NM, \*PW, \*SD, \*TX, UT, \*VT, \*VI, \*VA, WA, WI, and \*WY.
- \* Additional form may be required . Applicants encouraged to obtain proof of smalling.

Student applies for financial aid.









Requests deferment on prior loans.





	IN-SCHOOL D	EFERMENT REQUEST	their to., User of from legitured tirs, Dele 60000
SCH	NAMES AND ASSOCIATED AND THE	realists of blast abdressed or in the operator of the form of our and on any universal form of the distribution of the operator of the first of the operator o	purphy disc needs
SECTION 1: D	ORROWER IDENTIFICATION		10, 0, 11
		Blass is that ar, if always don is man	ing emochiles (fix serve
		559	1111
		Harrier	
		Gry, State, Z.y	
		Telephone - Hone ( )	
GEOTION 2: DE	EVERNENT REQUEST		
stoned the per MPTE: Your pres July 1, 1907 one Americance of repolarity or regular SECTION 3, Sec.	rolled at an eliç blooch val an o LSSS or involve to la. eld not insul in elicita tablecop esti un obta files diversione al creative anather than in who is an PARE. Elector diversion f. 1989, so, od to receive anather files to which is to receive anather files to which is of the receive anather files to be CRAPOWER LINDERSYMANDAM.	NO AND CERTIFICATIONS  THE BUT I have no contain identition. Law reasonable for pages	creats who, is a the data thay tropped areas made price to serve by the Higher Schusser continent as at least a harf-dis
signed the per MRTE: You pres July 1, 1947 was Allerstand of resident in regula SECTION 3. Bit S1 seales that the S1 seales that is the bot before 3 the bot before 3	inclusió am eléphosobre di un o LES certamos en la direct de mos en ellép- cationny elutio er cellas Asse d'accessarial cationny elutio er cellas Asse d'accessarial proble. L'Occiden d'accessor, a deble de cella de consideration de la consideration de la consideration de la consideration de la consideration de la consideration de la consideration de la consideration de la consideration de la consideration de la consideration de la consideration de la consideration de la consideration de la consideration de la consideration de la consideration de la conside	THE CTITIENT. der loverhote with any PTE. Project book. THE PROPERTY IN THE PROPERTY IN CRUDING IN THE CRUDING IN IN CRUDING AND THE PROPERTY IN CRUDING IN THE PROPERTY I	creats who, is a the data thay tropped areas made price to serve by the Higher Schusser continent as at least a harf-dis
signed the pre- MPTC from your	noticed at an eligibilities of real an oLESS on better that it and follows are all office training reals are office if the following of realistic seasons are as only or profile. Jibrotise discusse if a high and of the receiver seasons are as of the CARPOWERS LIMITED PROFILES CARPOWERS LIMITED PROFILES CARPOWER	THE STREET. One however with any PTE. Project local. PROPERTY IN THE STATE AND THE STATES. If the con- relies believe and PTE. Programs have received by the July 1, 1992. If the control project has the control with an exchange defined as a PTE. If don't have a last from a relieve of the receiver in the originations are an exten- tion of the project in the project has a prefer year should not an public for the defined as a project by a special set by pupil, the project in the public of the public of the pupil and the public of the pupil project in the public of the public of the pupil project in the public of the public of the pupil project in the public of the public of the pupil project in the public of the pupil project in the public of the public of the pupil project in the public of the pupil project in the public of the pupil project in the pupil pr	cream who, as the date frag- freguest case made point or waterly fine stigling classics consensed as an least a staffall (the induced that also we are a started payments by the last a faither commons the real partitled deformed visit as
stoped fits pro- served to a pro- served for pro- served of section 2. Get assistant in sequel- tion of the pro- fer to be control. The pro- perty of the pro- duction of the pro- duction of the pro- duction of the pro- duction of the pro- perty o	noticed and an eligibilities of real and CLSS on the tops are let on the tops are let of the top are let of	THE CTITISENT. One invertices with any PTEL Projects look. INMAPPLE LINES OF LIFE LINES OF LINES CAUGHT. (For board INMAPPLE LINES OF	cream who, as the date trap Program does read year to make by the shipper (shouses to the shipper (shouses) as an exert a hardyla per ordered that as is eas. See at level opposite by the has a halder exercise these are to set the shipper of the shipper has a halder exercise these are not see a shipper of the shipper and was distillated.
stigmed the pro- served to the pro- served to the pro- served to the pro- duction of the pro- served to the pro- teed of the pro- teed to the pro- duction of the pro- duction of the pro- duction of the pro- teed of the pro- tee	modest are with bloods of an an CDSS on a bittory retail. All of bloods are discovered by an extensive processor of the blood and a second a second and a second and a second	THE STREET. One however to with any PTE. Program look. IN PROFILE THE DIST AT LEAST HAND. THE STANDART of the con- ning believes and PTE. Programs have received believes July 1, 1992. It is hand to be the contract with an excitating distriction on a PTEL of the standard standard distriction. The originations are an PTEL of the standard standard distriction. The originations are already the program becomes with an explaint as a performant about the public for the distriction. ME. AND CENTRAL THE STANDART AND	Cream who, is taken about they programs reserve the device as the contract of the contract of the contract of the the contract of the co
stigmed the pro- served to the pro- served to the pro- served to the pro- duction of the pro- served to the pro- teed of the pro- teed to the pro- duction of the pro- duction of the pro- duction of the pro- teed of the pro- tee	noticed are with blood of an an CDSS on all those through an American service and an analysis of the control of	THE CTITIENT. The invertice with any PTE. Project local. THE PROPERTY IN THE PAY IN CRITICATE. THE CRUDGET, fifth board months planned and ITEL Properties have report before a July 1. 2001. The pay take from common with an excitating flatinise and a PTEL Properties. AND AND CRITICATE AND	Cream who, is taken about they programs reserve the device as the contract of the contract of the contract of the the contract of the co
signed the con- signed the con- any 1, 1000 year.  Alternational of seathers in region  BECCTION 3, 601  1 individual to region  (A) from the city	noticed are with blood of an an CDSS on all those through an American service and an analysis of the control of	TOME OT TERRITY. Our interview to with any YYEL. Project tools, TOME OT TERRITY IN CONTROL THE CONTROL TO THE CONTROL TO THE CONTROL THE	Cream who, is taken about they programs reserve the device as the contract of the contract of the contract of the the contract of the co
Higher the pre- Mine the pre- late that the pre- tact that the pre- sent that the pre- tact that the pre- tact that the pre- tact that the pre- paration of the pre- tact that the pre- tact the pre- tact that the pre- tact th	included as an eligibilities of real and CLTS's continuously clearly and continuously clearly and continuously clearly and continuously clear and continuously continuously clearly clearly clearly clearly continuously continuously clearly clearly clearly clearly clearly continuously continuously clearly cl	THE CTITISENT. Our invertices with any PTEL Projects book.  THE CTITISENT IN THE CHARGE THE CTITISENT IN THE	cream who, a titles date than property and the service of an analysis of a single observation of marked by the single observation of marked by the single observation of the ordered That so is not to end the single observation by the conflict of afformation of the conflict of afformation of the conflict of afformation of the single observation of the single observation of the product to a local or my of its product to a local or my of the product to the single observation of the single observ
Myrel the pre- MYE First product the pre- mary 1 stell residence of the stellar o	included are with blooder of an an USSS on all more than the contract of the c	THE CTITISENT. Our invertices with any PTEL Projects book.  THE CTITISENT IN THE CHARGE THE CTITISENT IN THE	cream who, a titles date than property and the service of an analysis of a single observation of marked by the single observation of marked by the single observation of the ordered That so is not to end the single observation by the conflict of afformation of the conflict of afformation of the conflict of afformation of the single observation of the single observation of the product to a local or my of its product to a local or my of the product to the single observation of the single observ
Although the pro- served the pro- served to the first section of the pro- served to the pro- served to the pro- tocol of	modest at an eligibilities of mil an o LTSS on although an an other size with a contract of the contract of th	THE CTREME. One invertees with any PTEL Proport local.  INVESTIGATION OF THE DEPOSIT AND CRUDGET, fifth commonly proposed on the PTEL Proposition of t	cream who, a titles date than property and the service of an analysis of a single observation of marked by the single observation of marked by the single observation of the ordered That so is not to end the single observation by the conflict of afformation of the conflict of afformation of the conflict of afformation of the single observation of the single observation of the product to a local or my of its product to a local or my of the product to the single observation of the single observ
Mysel No pro- MYC No. y March 19 pro- mary 1, 1907 ms mary 1, 1907 ms mary 1, 1907 ms mary 1, 1907 ms marked 10 pro- marked 10	included as an eligibility of the control of the co	THE CTITISENT. Our invertices with any PTEL Projects book.  INVESTIGATION OF THE CTITISENT PLANE CTITISENT, fifth boarded pointed on a PTEL Program is no report before the project of the	Cream who, is takes about they programs reason stands are as an increased as of least a seal of a least a seal was a seal of a least a seal was a payment by other and they deformed a so data a seal field deformed a so data a seal field deformed a so data as the seal and payment as as the seal of a payment of a payment of a seal of a payment of a seal of a payment of a seal of a seal of a payment of a payment of a payment of a payment of a payment of payment
Although the pro- MITCE Price product of the pro- MITCE Price product of the pro- MITCE Price product of the price of the	included are with blooder of an an USSS on all more reliable to a strong reliable to the least are side or other. In an all many contributions of the strong reliable to the strong rel	THE CTITISENT. der invertere with any PTE. Project local.  PROPERLY THE DITY FLORT FUEL THE CTILDERT, fifth board on the project of the control of the contr	Cream who, is takes about they programs reason stands are as an increased as of least a seal of a least a seal was a seal of a least a seal was a payment by other and they deformed a so data a seal field deformed a so data a seal field deformed a so data as the seal and payment as as the seal of a payment of a payment of a seal of a payment of a seal of a payment of a seal of a seal of a payment of a payment of a payment of a payment of a payment of payment
Migration of the product of the prod	included are with bloodered and an USSS on all more than the contract of the c	TOME OT TREET. Our invertices with any YELL Projects book.  THE PROJECT LINES OF THE DEPT OF THE CRUDGET. (For commonly primate and of TELL Programs is no received by the project of the PLANT CRUDGET. (For commonly other projects of the PLANT CRUDGET.) (For commonly other projects of the projects of the PLANT CRUDGET.) (For commonly other projects other projects other projects ot	Cream who, is takes about they programs reason stands are as an increased as of least a seal of a least a seal was a seal of a least a seal was a payment by other and they deformed a so data a seal field deformed a so data a seal field deformed a so data as the seal and payment as as the seal of a payment of a payment of a seal of a payment of a seal of a payment of a seal of a seal of a payment of a payment of a payment of a payment of a payment of payment

Applies for deferment of FFELP loans.







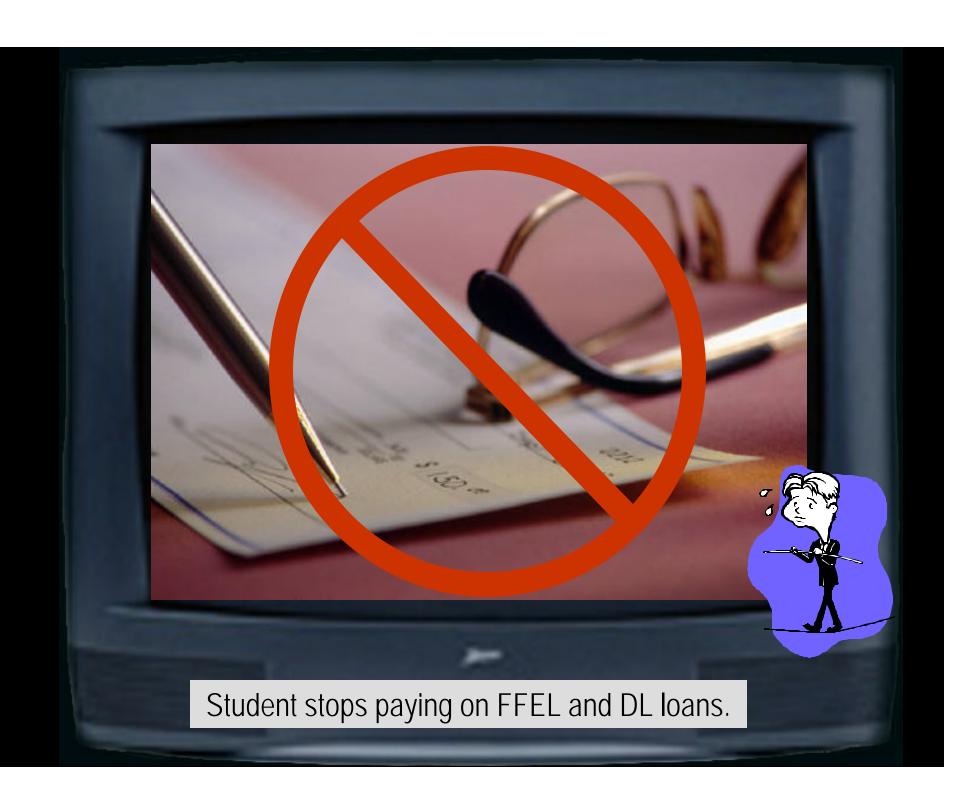




		Address Change Provided  None:			
		Address			
		City/Netcl Tig:			
		Talephone – Ukstaer			
		Tatighou - Other:			
Request for Forbearance					
Dair BORROWER,					
If financial problems make repaying your orbu- temporery schief through a fortenesse.					
remains your response hillsy. Unput it is least in these quartedy and at the end of the fortunitaria 2000, or a private education loss, may be copel- tic amount you will not back, and may result it	my be exprising to the paid interest align of the end to a big bor payor	specific festivated but occurrent during the Technical could be by one has principall no many frequent of on a Stafford base debt on the Stafford base of your new payment amount and most that date yet.	b s		
IF YOU ARE, PANE DUE ON YOUR PAYS RETURN THIS FORM TO US IMMEDIAT received and approved this, first — her earliest become arrest of year flux, the delengancy will	PERY. Collector will be seen and	on activities will continue against you until we have	*		
Call as if you have any questions. You can the	you completed	Entry to sic at (800) \$48-1549.			
Please allow time for so to receive and process your necessity calling our micromited Ponce sy	your ferboness siture or account	ce form. You can obtain in formation on the water- ing our web also at www.safflemisc.com.	æ		
Agreement					
Although I intend to repay my leans. Less temp contilly payment due under my impoyment of	crarify experies	oring Facecial hardship and on mobile to make the	6		
	rlest frindente s test. My forbear utstandere esten	a shorter forbanemee period below. I request that it made period may not exceed 12 months or my out may be added to, and become part of my			
🗖 I profes a short for bose ones period with p	ayments, remain	ing (please specify nearly and your requested)			
I against to the terms of this forbours are and ogni- in accordance with this beauti of any promisionly loan, both homework must be reporterating that	to syngay my l note. If I have noted hardship.	leans upon the expiration of this fortunesses and a special consultation from a co-made PLDS	VIII YY		(F)
Barraner SSN:/			90		
Borratter or Cosigner Signature	Date	Joint-Borrower Signature (if any)	Date		
Office Use Only					
Saffe Mac Servicing Corporating to behavior, being communications are ended in the account lineary, but is careerly marble so make from payments.	ed on the borres r, that the borres	not's jot as betteven) distinues i abere unifor oil war (in an betteven) disti unual to tapay the loss	ia s		
			, i		

Student applies for forbearances with Loan Servicing Center and FFELP Lender.







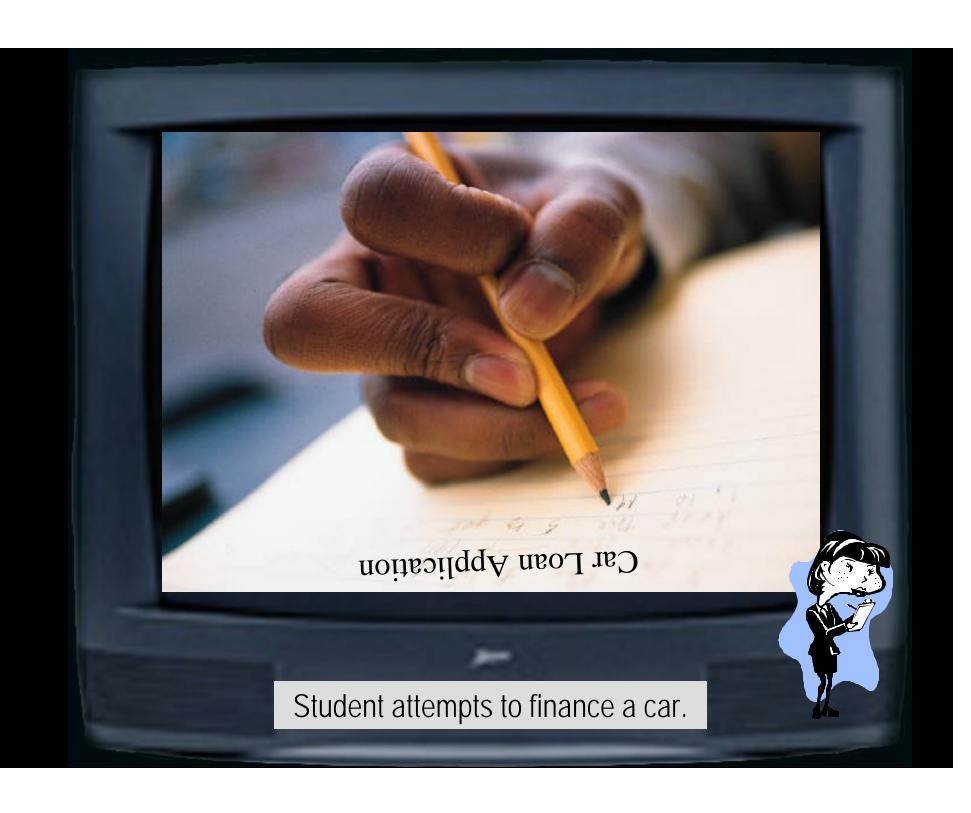














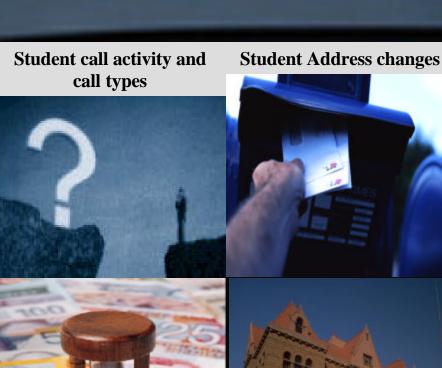


Student obtains copy of credit report and notes default of FFELP loan.









**Deferments, Forbearances** 



School status / Schools attended

# Current Loans and payment status (DL & FFEL)



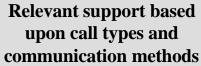
Segment for Farthers was

Chapters - State

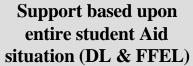
Chap

**Application filings** 

A single CRM solution would provide a clear picture of the Student



Single address maintenance and notification to FFELP lenders









Notification to FFELP lenders of forbearance / deferments



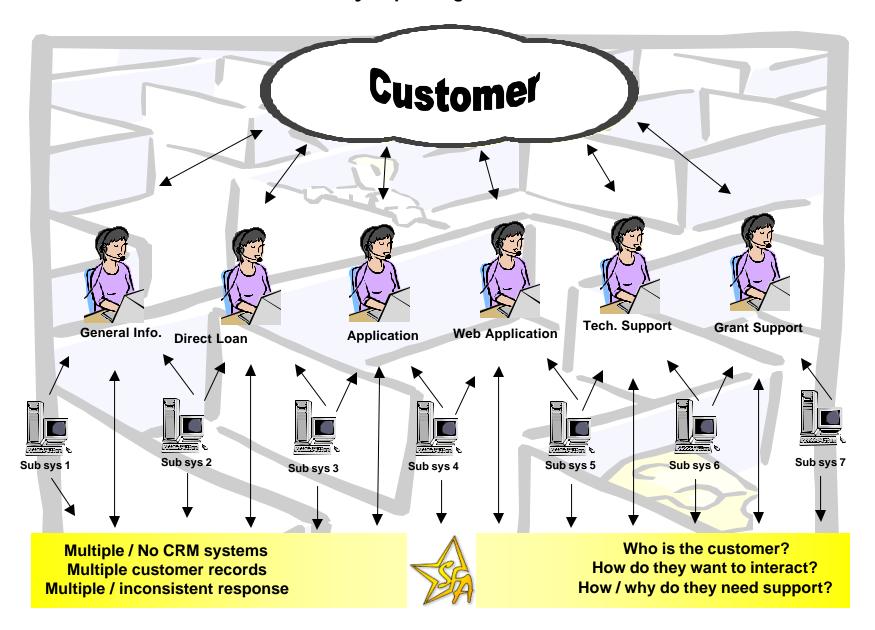
Complexity of student aid history



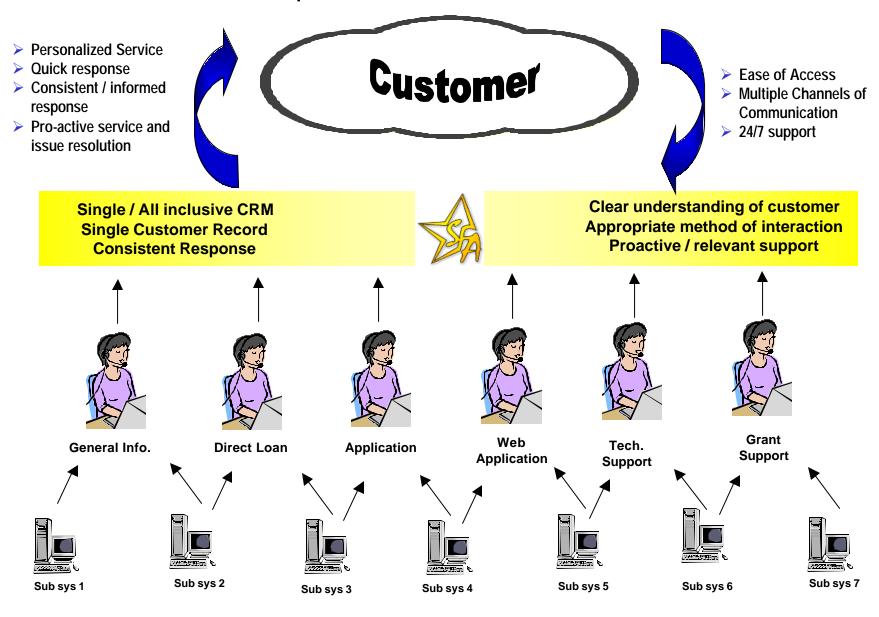
Proactive notification of applications (Consolidated loans, FAFSA)

A single view would allow SFA to better service the student

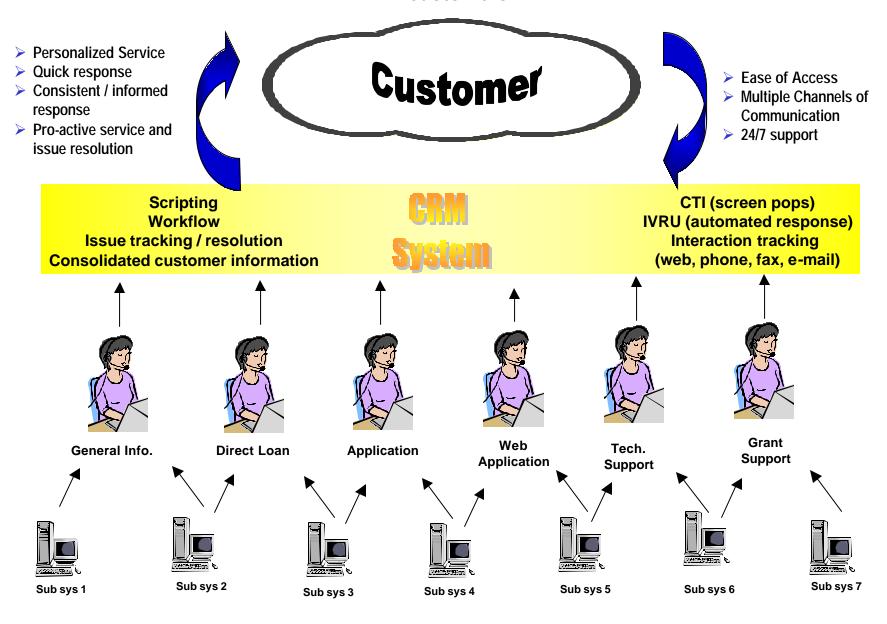
The current functional and system infrastructure provides a silo view of the customer, directly impacting customer service



# The complexity of today's interactions and the high service demands of its customers requires SFA to take a Customer-Centric View



## A single CRM system would enable SFA to provide the service expected from its customers



## Utilizing CRM to accomplish the customer-centric view would provide many benefits to both the customer and SFA

## **Benefit**

- > Single robust CRM system
- More efficient technology and wider customer access (IVRU, Screen pops, auto e-mail response)
- > Multiple media routed through single system
- Single source of interaction tracking
- Skills-based interaction routing
- Issue / resolution tracking and escalation
- Consistent / informed messages (scripting)
- Direct customers to more efficient methods of interaction
- Automated Literature Fulfillment ???
- Single / consolidated view of customer interactions
- Customer "Dashboard" to support "One and Done" calls (consolidated view of relevant customer information)
- Proactive support
- Consolidated / consistent reporting / metrics

Customer Service	Employee Satisfaction	Unit Cost
<b>V</b>	/	V
<b>V</b>	<b>V</b>	<b>V</b>
1	<b>/</b>	1
<b>V</b>		
1	<b>V</b>	<b>/</b>
1	<b>*</b>	
<b>V</b>	<b>*</b>	
<b>\</b>		<b>\</b>
<b>V</b>	<b>V</b>	<b>V</b>
<b>V</b>		
<b>V</b>	<b>/</b>	
<b>V</b>	<b>V</b>	
	<b>/</b>	<b>\</b>